Appl. No. 09/781,310
Amdt. Dated October 18, 2006
Reply to Office Action of August 14, 2006

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims**

1-22. (Cancelled).

23-44. (Cancelled).

45-66. (Cancelled).

67.     (Currently Amended).  A method of predicting the behavior of vintage loan accounts ~~processing performance data of past loan accounts, breaking down said performance data into component parts~~, the method comprising the steps of:

    (a)     receiving vintage performance data of said loan accounts; ~~and~~

    (b)     decomposing ~~or breaking down~~ said vintage performance data of said loan accounts by ~~origination date or vintage factor, months on books or~~ an age ~~factor~~ component and ~~at least one exogenous~~ a calendar time component ~~factor~~, wherein steps (a) and (b) are performed by a processor; and

    (c)     forecasting the behavior of said vintage loan accounts based upon said age component and said calendar time component.

68.-87 (Cancelled)

88. (Currently Amended) The method as recited in claim 67, ~~further including the~~ wherein step (b) includes the step of modeling ~~said exogenous factor~~ calendar time performance data to compensate for one or more exogenous effects.

89. (Currently Amended)  The method as recited in claim 88 ~~67~~, ~~further including the~~ wherein step (b) includes the step of modeling ~~said exogenous factor~~ calendar time performance data to compensate for seasonal effects.

90. (Currently Amended) The method as recited in claim 88 ~~67~~, ~~further including the~~ wherein step (b) includes the step of modeling ~~said exogenous factor~~ calendar time performance data to compensate for management actions.

91. (Currently Amended) The method as recited in claim 88 ~~67~~, ~~further including the~~ wherein step (b) includes the step of modeling ~~said exogenous factor~~ calendar time performance data to compensate for competitive influences.

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92. (Currently Amended) The method as recited in claim ~~88~~ 67, ~~further including the~~ wherein step (b) includes the step of modeling ~~said exogenous factor~~ calendar time performance data to compensate for marketing campaigns.

93. (Cancelled)

94 (Currently Amended) The method as recited in claim ~~88~~ 67, ~~further including the~~ wherein step (b) includes the step of modeling ~~said exogenous factor~~ calendar time performance data to compensate for economic conditions.

95. (Currently Amended) The method as recited in claim ~~88~~ 67, ~~further including the~~ wherein step (b) includes the step of modeling calendar time ~~said vintage~~ performance data to compensate for ~~at least one vintage factor~~ management history.

96 (Currently Amended) The method as recited in claim 88, ~~further including the~~ step (c) includes the step of determining the demographic characteristics of said past loan accounts in order to ~~modeling~~ predict the future performance of said vintage loan accounts ~~based on said at least one exogenous factor~~.

97-100 (Cancelled)

101 (Withdrawn) A method of processing performance data of a performance variable and breaking down said performance data into component parts, the method comprising the steps of:

   (a)   receiving said vintage performance data for said performance variable; and

   (b)   decomposing said vintage performance data into component parts including

vintage, age and at least one exogenous factor; wherein steps (a) and (b) are performed by a processor.

102. (Withdrawn) The method as recited in claim 101, further including the step of modeling the future performance of said performance variable defining a future performance model as a function of said performance based upon a predicted impact of said vintage factor and said at least one exogenous factor.

103 (Withdrawn) The method as recited in claim 102, further including the step of forecasting the future performance of said performance variable based upon said future performance model.

104. (New) A method for forecasting the performance of one or more vintages of loan accounts, the method comprising the steps of:

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     (a) receiving vintage performance data of loan accounts of one or more vintages;

     (b) determining at least one vintage maturation curve of delinquency rate as a function of the age of the loans, said vintage maturation curve determined from said vintage performance data of said past loan accounts;

     (c) developing at least one external impact scaling factor for scaling said vintage maturation curve, said external impact scaling factor not related to the age of said loan accounts and developed from said vintage performance data of said past loan accounts,

     (d) forecasting the performance of at least one vintage of loan accounts based upon said at least one vintage maturation curve and said at least one scaling factor.

105 (New) The method as recited in claim 104, wherein step (b) includes the step of :

     comparing the performance data of multiple vintages to determine scaling factors for different vintages based upon the age of said past loan accounts defining vintage maturation scaling factors, said vintage maturation scaling factors used to scale said at least one vintage maturation curve.

106. (New) The method as recited in claim 104, wherein step (c) includes the step of :

     developing at least one scaling factor for scaling said vintage maturation curve based upon seasonality of said vintage performance data.

107 (New) The method as recited in claim 104, wherein step (c) includes the step of :

     developing at least one scaling factor for scaling said vintage maturation curve based upon the effect of management actions on said vintage performance data.

108 (New) The method as recited in claim 104, wherein step (c) includes the step of :

     developing at least one scaling factor for scaling said vintage maturation curve based upon the effect of competitive influences on said vintage performance data.

109 (New) The method as recited in claim 104, wherein step (c) includes the step of:

     developing at least one scaling factor for scaling said vintage maturation curve based upon the effect of marketing campaigns on said vintage performance data.

110 (New) The method as recited in claims 104, wherein step (c) includes the step of:

     developing at least one scaling factor for scaling said vintage maturation curve based upon the effect of economic conditions on said vintage performance data.

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111. (New) The method as recited in claim 104, wherein step (c) includes the step of aligning the performance data of multiple vintages by time in order to determine said external impact scaling factor.

112 (New) The method as recited in claim 111, wherein step (c) includes the step of determining said external impact scaling factor based in part on demographic differences between different vintages.